

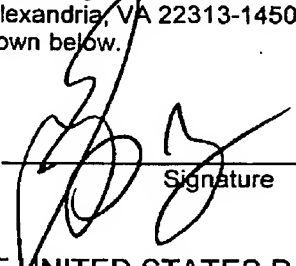
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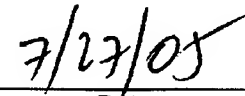
JUL 27 2005

Docket No.: GLM-1080

CERTIFICATION OF MAILING OR TRANSMISSION

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted to the U.S. Patent and Trademark Office on the date shown below.

  
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Date

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applic. No.	:	10/611,482	Confirmation No: 8526
Applicant	:	Eduardo Pretell et al.	
Filed	:	July 1, 2003	
Art Unit	:	3624	
Examiner	:	N/A	
Title	:	Method and System for Determining Optimal Loan Options	
Docket No.	:	GLM-1080	
Customer No.:	:	44338	

INFORMATION DISCLOSURE STATEMENT

Hon. Commissioner for Patents,  
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.98 copies of the following patents and/or publications are submitted herewith:

U.S. Patent No. 5,966,700, issued October 12, 1999 to Gould et al.;

U.S. Patent No. 6,006,249, issued December 21, 1999 to Leong

U.S. Patent No. 6,038,552, issued March 14, 2000 to Fleischl et al.;

U.S. Patent No. 6,167,385, issued December 26, 2000 to Hartley-Urquhart et al.

U.S. Patent No. 6,249,775 B1, issued June 19, 2001 to Freeman et al.;

U.S. Patent No. 6,404,884 B1, issued June 11, 2002 to Marwell et al.;

U.S. Patent Application Publication No. 2001/0029477 A1, published October 11, 2001 to Freeman;

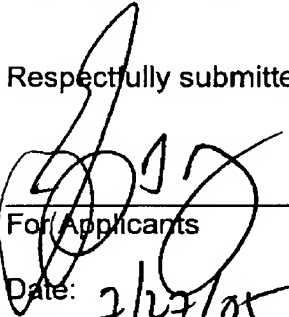
U.S. Patent Application Publication No. 2002/0049713 A1, published April 25, 2002 to Khemlani et al.;

U.S. Patent Application Publication No. 2002/0077978 A1, published June 20, 2002 to O'Leary et al; and

U.S. Patent Application Publication No. 2002/0095365 A1, published July 18, 2002 to Slavin et al..

As per the Notice in 1273 OG 55 (August 5, 2003), no copies of any above-mentioned U.S. patents and U.S. patent application publications are submitted for any application filed after June 30, 2003.

Respectfully submitted,

  
For Applicants

Date: 5/27/05

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<b>FORM PTO-1449 (SUBSTITUTE)</b>  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE          STATEMENT BY APPLICANT</b> (37 CFR 1.98(b))				Attorney Docket No.:      Appl. No. GLM-1080                      10/611,482  Applicant Eduardo Pretell et al.  Filing Date                      Group Art Unit July 1, 2003			
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EXAMINER INITIALS	PATENT NO.	DATE	PATENTEE	CLASS	SUB CLASS	FILING DATE
	A	5,966,700	10/99	Gould et al.		
	B	6,006,249	12/99	Leong		
	C	6,038,552	03/00	Fleischl et al.		
	D	6,167,385	12/00	Hartley-Urquhart et al.		
	E	6,249,775 B1	06/01	Freeman et al.		
	F	6,404,884 B1	06/02	Marwell et al.		
	G	2001/0029477 A1	10/01	Freeman et al.		
	H	2002/0049713 A1	04/02	Khemlani et al.		
	I	2002/0077978 A1	06/02	O'Leary et al.		

<b>FOREIGN PATENT DOCUMENT</b>							
DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB CLASS	TRANSL. YES   NO		
	J						
	K						
	L						
	M						
	N						

<b>OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)</b>		
<b>EXAMINER</b>	<b>DATE CONSIDERED</b>	
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.		

Page 2 of 2

<b>FORM PTO-1449 (SUBSTITUTE)</b>  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  <b>INFORMATION DISCLOSURE          STATEMENT BY APPLICANT</b> (37 CFR 1.98(b))				Attorney Docket No.:      Appl. No. GLM-1080                      10/611,482  Applicant Eduardo Pretell et al.  Filing Date                      Group Art Unit July 1, 2003			
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EXAMINER INITIALS	PATENT NO.	DATE	PATENTEE	CLASS	SUB CLASS	FILING DATE
A	2002/0095365 A1	07/02	Slavin et al.			
B						
C						
D						
E						
F						
G						
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I						

FOREIGN PATENT DOCUMENT							
DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB CLASS	TRANSL. YES   NO		
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